STATE MS.-DESOTO GO.

Aug 25 | 10 PM '03

Prepared by and after recording mail to:

SMI/Attn. Sherry Doza P.O. Box 540817 Houston, Texas 77254-0817 Tel. (800) 795-5263

BK 1806 PG 152

Mississippi

ID: 12

18568039

Loan #: Index:

County of De Soto

Job#: 111 2301

DEED OF RECONVEYANCE

WHEREAS, the undersigned is the present Beneficiary of record under the following described Deed of

Trust:

Trustor:

ADAM P. KRAFT AND KIMBERLY S. KRAFT

Beneficiary:

COMMUNITY BANK OF MISSISSIPPI

Trustee:

WYMAN JONES

Book:

1136

0644 Page:

AND WHEREAS, the indebtedness secured by said Deed of Trust has been paid in full. NOW THEREFORE, the present Beneficiary, DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust in said County in the state of Mississippi, describing the land therein as more fully described in said Deed of Trust.

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc. (MERS), as nominee for Washington Mutual Bank, F.A., has caused these presents to be executed in its corporate name and seal by its authorized officers this 15th day of August 2003 A.D. .

> Mortgage Electronic Registration Systems, Inc. (MERS), as nominee for Washington Mutual Bank, F.A.

SHERRY DOZA

ASSISTANT VICE PRESIDENT

STATE OF TEXAS COUNTY OF HARRIS

Personally appeared before me, the undersigned authority in and for the said county and state, on this 15th day of August 2003 A.D., within my jurisdiction, the within named SHERRY DOZA, who acknowledged that he/she is ASSISTANT VICE PRESIDENT of Mortgage Electronic Registration Systems, Inc. (MERS), as nominee for Washington Mutual Bank, F.A., a corporation, and that for and on behalf of the said corporation, and as its act and deed he/she signed, delivered and executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do

WITNESS my signature and official seal of office, this the 15th day of August 2003 A.D.

CHERYL SWINSINSKI NOTARY PUBLIC STATE OF TEXAS Comm, Exp. 05-11-2005

